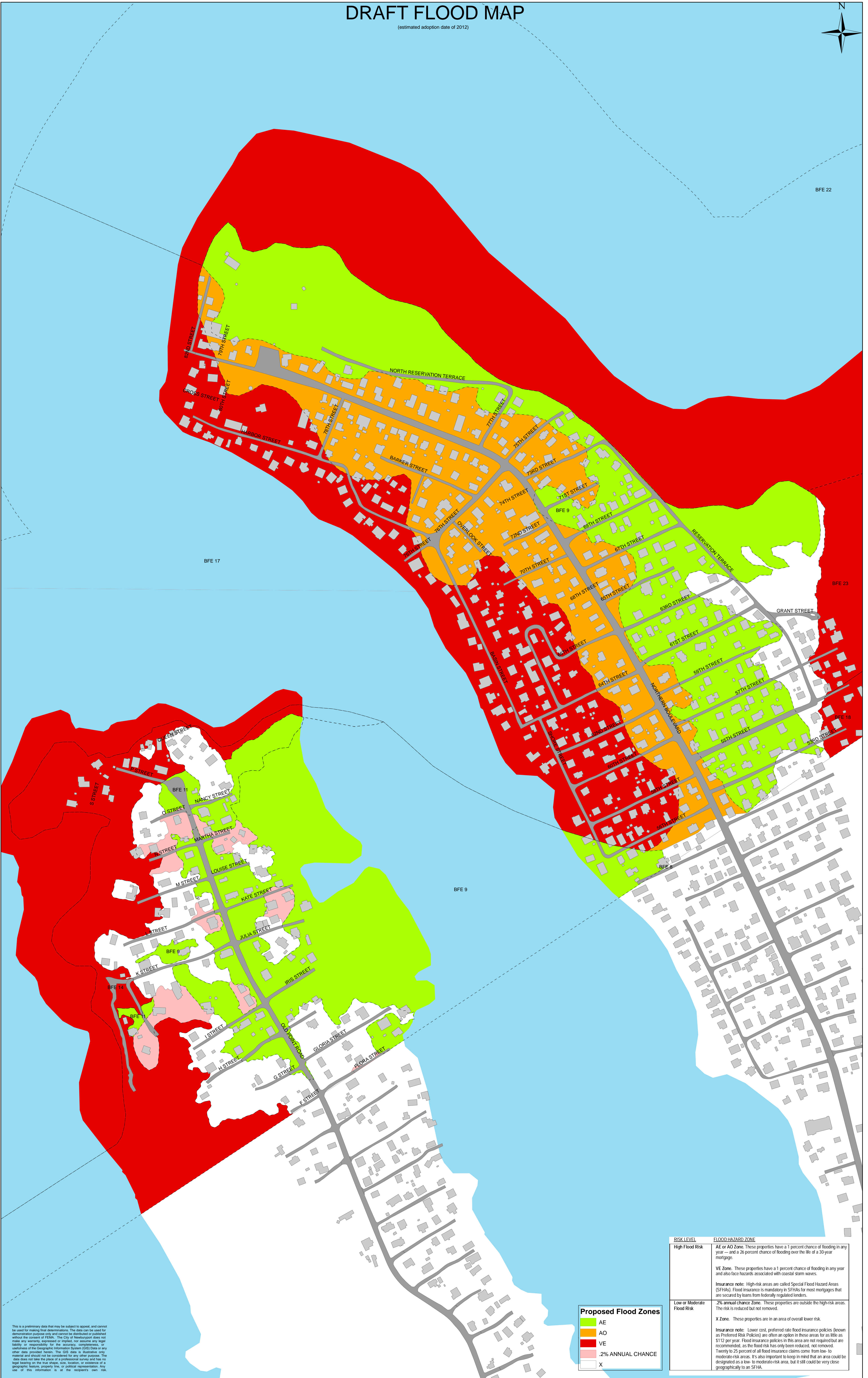
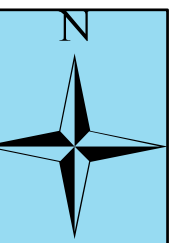


DRAFT FLOOD MAP

(estimated adoption date of 2012)



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Proposed Flood Zones

AE
AO
VE
2% ANNUAL CHANCE
X

RISK LEVEL	FLOOD HAZARD ZONE
High Flood Risk	<p>AE or AO Zone. These properties have a 1 percent chance of flooding in any year — and a 26 percent chance of flooding over the life of a 30-year mortgage.</p> <p>VE Zone. These properties have a 1 percent chance of flooding in any year and also face hazards associated with coastal storm waves.</p> <p>Insurance note: High-risk areas are called Special Flood Hazard Areas (SFHAs). Flood insurance is mandatory in SFHAs for most mortgages that are secured by loans from federally regulated lenders.</p>
Low or Moderate Flood Risk	<p>2% annual chance Zone. These properties are outside the high-risk areas. The risk is reduced but not removed.</p> <p>X Zone. These properties are in an area of overall lower risk.</p> <p>Insurance note: Lower cost, preferred rate flood insurance policies (known as Preferred Risk Policies) are often an option in these areas for as little as \$12 per year. Flood insurance policies in this area are not required but are recommended, as the flood risk has only been reduced, not removed. Twenty to 25 percent of all flood insurance claims come from low- to moderate-risk areas. It's also important to keep in mind that an area could be designated as a low- to moderate-risk area, but it still could be very close geographically to an SFHA.</p>